CLAIMS

What is claimed is:

1. A method for tokenless authorization of commercial transactions between a user and a seller using a computer system, the method comprising the steps of:
    a. a user registration step, wherein the user registers with the computer system at least one registration biometric sample and at least one user financial account;
    b. a seller registration step, wherein the seller registers with the computer system at least one seller financial account;
    c. a proposal step, wherein the seller offers a proposed commercial transaction to the user, the proposed commercial transaction comprising price information;
    d. an acceptance step, wherein the user signals acceptance of the seller's proposed commercial transaction by adding to the proposed commercial transaction the user's personal authentication information comprising at least one bid biometric sample, wherein the bid biometric sample is obtained from the user's person;
    e. a transmission step, wherein the bid biometric sample is forwarded to the computer system;
    f. a user identification step, wherein the computer system compares the bid biometric sample with registration biometric samples for producing either a successful or failed identification of the user;
    g. a payment step, wherein upon determination of sufficient resources, a financial account of the user is debited and a financial account of the seller is credited, wherein a commercial transaction is conducted without the user having to use any portable man-made memory devices such as smartcards or swipe cards; and
    h. a presentation step, wherein any combination of the results of steps a) through g) are presented to the user or seller.

2. The method of claim 1 further comprising a user resource determination step, wherein after successful identification of the user, a determination is made if the user has sufficient resources to pay for the transaction.

3. The method of claim 1 wherein during the user registration step, the user registers at least one user financial account and assigns an account index code to each user financial account, and during the acceptance step the user adds the account index code to the commercial transaction message, wherein the account index code further comprises one or more alphanumeric characters.

4. The method of claim 1 wherein during the user resource determination step, the computer system uses the account index code that was added to the commercial transaction message to select the corresponding user financial account.

5. The method of claim 4 wherein the registration step further comprises assigning an account index name to an account index code.

6. The method of claim 5 further comprising an account name display step, wherein a list of accounts with their account index names can be retrieved and displayed to the user after a successful identification, wherein no transaction needs to take place if it is desired that the account index names be retrieved.

7. The method of claim 1 wherein during the payment step, a credit authorization draft is created detailing an agreement to pay the seller from the user's financial account up to an amount specified during the proposal step, whereby transactions can be

conducted when the exact amount to be transferred is not known at the time of authorization or when a deposit is required but the account may not ever be debited.

8. The method of claim 2 wherein during both the resource determination step and the payment step the computer system communicates with one or more external computer systems in order to perform any combination of the following steps: the resource determination or the construction of the credit authorization draft.

9. The method of claim 1 wherein the price information comprises any combination of the following: a list of goods and services, a seller name, a date and time, a location, or an invoice number.

10. The method of claim 1 wherein the acceptance step further comprises the user entering an amount that is the sum of a cash back value to the proposed transaction amount.

11. The method of claim 1 further comprising a user re-registration check step, wherein the user's registration biometric samples are compared against previously designated biometric samples of certain users wherein if a match occurs, the computer system is alerted to the fact that the user has re-registered, whereby users who perpetrate fraud on the system can be automatically identified from their biometrics alone if and when they re-register.

12. The method of claim 1 wherein the biometric sample comprises of one of the following: a fingerprint, a retinal image, and a voice print.

13. A method for tokenless access to financial accounts provided by various institutions, the method comprising the steps of:
   a. a user registration step, wherein a user registers with a computer system at least one registration biometric sample, and at least one user financial account;
   b. an initiation step, wherein the user initiates an account access at an ATM by entering the user's personal authentication information comprising at least one bid biometric sample, wherein no portable man-made memory devices such as smartcards or swipe cards are used;
   c. a transmission step, wherein an account access request message comprising the personal authentication information is forwarded from the ATM to the computer system;
   d. a user identification step, wherein the computer system compares the personal authentication information in the account access request message with the registration biometric samples to produce either a successful or failed identification of the user;
   e. an account retrieval step, wherein upon successful identification of the user, a financial account number of the user is retrieved; and
   f. an access step, wherein after successful identification of the user and successful financial account number retrieval, the user is allowed to access the user financial account.

14. The method of claim 13 further comprising a financial operation step, wherein the user performs at least one action selected from the group comprising: obtaining cash, depositing funds, transferring funds between accounts, obtaining account balances, paying bills, and obtaining electronic cash.

15. The method of claim 13 wherein:

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a. the user registration step further comprises assigning an account index code to each user financial account, wherein the account index code further comprises one or more alphanumeric characters;

b. an account specification step, wherein the user enters an account index code;

c. the transmission step further comprises including the account index code in the account access request message; and

d. the account retrieval step further comprises the computer system retrieving the user financial account number using the account index code from the account access request message.

16. The method of claim 15 wherein the registration step further comprises assigning an account index name to an account index code.

17. The method of claim 16 further comprising an account name display step, wherein a list of accounts with their account index names is retrieved and displayed to the user after a successful identification.

18. The method of claim 13 wherein the ATM is remote from the institution and communicates with the institution using a computer network.

19. The method of claim 13 wherein communications with the computer system are encrypted.

20. The method of claim 13 wherein the registration step further comprises collecting the biometric samples from a specific finger, such as the index finger, whereby the system can detect re-registrations of previously designated biometric samples of certain users.

21. The method of claim 13 further comprising a biometric theft resolution step, wherein a biometric sorting number of the user is changed to prevent unauthorized access by individuals who have obtained the user's personal authentication information.

22. The method of claim 13 wherein the ATM comprises an application executing on a personal computer.

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